## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: JONES et al.

Application No.: 10/766,315

Filing Date: 1/27/2004

For: METHOD AND APPARATUS FOR CONDUCTING A TRANSACTION

For METHOD AND APPARATUS FOR CONDUCTING A TRANSACTION

CONDUCTION AT A TRANSACTION

COND

Mail Stop Amendment (via EFS) Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir

In response to the Non-Final Office Action mailed August 19, 2008, please amend the above-identified application as follows.

Amendments to the claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 7 of this paper.